

# What is RDC?

RDC stands for Remote Deposit Capture. With this type of processing, you get Same-Day Deposit. If you process your debits today, you will see your deposit in your bank account today.

ACH processing is 3-5 day funding. That means you process your debits on Monday, and you see the funds in your bank account on Thursday or Friday. Who wants to wait that long in this modern economy?

Cash flow is everything in business. So is your bottom line. RDC costs much less than accepting credit cards. It is faster than ACH. By adding it as an option, you will save a lot of money and speed up your cash flow.

Credit Card and ACH processing come with limits and a reserve. Those limits keep you from growing unless you are approved for processing more. With RDC, there is No Limit.

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# RDC

No Limits - No Reserve



## How Does it Work?

1. Your customer makes payment either online, in person, or over the phone.
2. We use our Quad-Verify technology to make sure the funds are available.
3. We create the electronic item and process it via Remote Deposit directly into your bank account the Same Day!

You may also apply for our Funds Guarantee Program. If approved and a merchant charges back, we will cover the loss. Restrictions and limitations do apply.

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# Frequently Asked Questions

## What does this cost?

Our prices vary depending on your type of business. We usually give a discount off our standard fees for using RDC. You may incur a small monthly fee from your financial institution (bank) depending on where you bank and your account type.

## Is a business bank account required?

Yes. Your financial institution will likely require that you have an open, active business checking account.

## Can we deposit to a bank outside of the United States?

We can only make RDC deposits to financial institutions in the United States and some in Canada. We do not make deposits to any other foreign banks at this time.

## How long does it take for funds to post to my account?

That is the beauty of RDC. As long as you process before our daily cutoff times, your deposits will post to your bank account the same day.

## When will the funds come out of my customer's account?

The funds will come out of your customer's account either the same or next banking day.

## How soon can I get setup?

You can normally setup and be approved with us the same day.

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